2013 (Rev. 9-06)

State of Michigan Department of Treasury Unclaimed Property Division

Manual for Reporting Unclaimed Property

Revised September 2006.

NOTICE TO HOLDERS

The Michigan Department of Treasury is undertaking an education and enforcement initiative to improve compliance with the Uniform Unclaimed Property Act (Public Act 29 of 1995). This initiative will include auditing of entities that have not been filing unclaimed property reports. Entities that voluntarily file past-due reports will not be charged penalty and interest. Unclaimed property audits conducted by the state will focus on holders who have not voluntarily filed reports for the past four years. State conducted audits will cover the last ten years, as authorized by the Uniform Unclaimed Property Act.

HOLDER REPORTING SOFTWARE (HRS)

HRS is available to assist holders in reporting unclaimed property to the State of Michigan. Available at www.wagers.net/hrs, the web site provides instruction on how to download the software and report in the required format.

NEGATIVE REPORTS

Holders who do not have unclaimed property to remit are **not** required to file a negative report.

FILING DEADLINE

The unclaimed property report is due annually on November 1.

Questions regarding this manual or the responsibility of a holder of unclaimed property, contact the Unclaimed Property Division (UPD) at (517) 636-5320 or at the following address:

Unclaimed Property Division Michigan Department of Treasury P.O. Box 30756 Lansing, MI 48909

WHAT'S NEW IN THIS MANUAL

The number of properties allowed to be reported on the *Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes* (Form 1223) has been reduced to ten.

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Forms

- 2011, Michigan Holder Transmittal for Annual Report of Unclaimed Property
- 1223, Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes
- 3164, Michigan Annual Report of Unclaimed Shares of Stock/Manual Funds
- 3167, Michigan Inventory Report of Unclaimed Property Safe Deposit Box Contents
- 3165, Michigan Holder Request for Refund
- 3277, Michigan Claim for Refund of Unclaimed Property

GLOSSARY

Abandonded Property Tangible or intangible property that is unclaimed by its rightful owner.

Activity Action taken on property by the owner which may include making a deposit, a

withdrawal of money, a written memorandum to the holder or any action that

state statute deems adequate.

Administrator The State Treasurer.

Apparent Owner The person whose name appears on the records of the holder as the person

entitled to property held, issued or owing by the holder.

Attorney General The chief legal officer of this state.

Banking Organization A bank, trust company, savings bank, industrial bank, land bank, safe deposit

company, private banker or any organization defined by law as a bank or

banking organization.

Business Association A non-public corporation, joint stock company, investment company, business

trust, partnership or association for business purposes of two or more individuals, whether or not for profit, including a banking organization,

financial organization, insurance company or utility.

Domicile The state of incorporation of a corporation or the state of the principal place of

business of an unincorporated person.

Due Diligence The effort required by statute that a holder of abandoned property must use to

find the true owner of the property, before the holder reports the property to

the state.

Dormant Period The time when an owner of property does not take action on his or her

property (see activity).

Dormancy Date/Date of Last Activity

The date of last contact by the owner with the listed holder.

Escheat A transfer of property that makes the state the legal custodian of the property.

Financial Organization A savings and loan association, cooperative bank, building and loan

association, savings bank or credit union.

Holder A person, wherever organized or domiciled, who is in possession of property

belonging to another, a trustee or is indebted to another on an obligation.

Insurance Company An individual, association, corporation, fraternal or mutual benefit

organization, or any other legal entity, whether or not for profit, that is

engaged or attempting to engage in the business of making insurance or surety

contracts.

Intangible Property

Includes all of the following: money, checks, drafts, deposits, interest dividends and income; credit balances, customer overpayment, gift certificates, security deposits, refunds, credit memos, unpaid wages, unused airline tickets and unidentified remittances; stocks and other intangible ownership interest in business associations; money deposited to redeem stocks, bonds, coupons, and other securities, or to make distributions. amounts due and payable under the terms of insurance policies; amounts distributable from a trust or custodial fund established under a plan to provide health, welfare, pension, vacation, severance, retirement, death, stock purchase, profit sharing, employee savings, supplemental unemployment insurance or similar benefits.

Last Known Address

A description of the location of the apparent owner, sufficient for the purpose of the delivery of mail.

Owner

A depositor, in the case of a deposit; a beneficiary, in case of a trust other than a deposit in trust; creditor, claimant or payee, in the case of other intangible property; or a person having a legal or equitable interest in property subject to this act. Owner includes the legal representative of the person defined as an owner in this subdivision.

Person

An individual, business association, state or other government, governmental subdivision agency, public corporation, public authority, estate, trust, two or more persons having a joint or common interest or any other legal or commer cial entity.

Property

Tangible or intangible personal property owned by a person.

State

Any state, district, commonwealth, territory, insular possession or any other area subject to the legislative authority of the United States.

Tangible Property

Includes items in safe deposit boxes.

Unclaimed Property

Tangible or intangible property that is unclaimed by its rightful owner.

Underlying Shares

Shares of stock issued by a business association, banking organization or financial organization; certificates which are in the possession of the shareholders who have failed to either cash dividend checks, correspond with the issuing corporation or respond to the issuing corporation's attempts to make contact. In other words, an underlying share of stock is an ownership interest in a business entity, the certificate or other evidence of which is presumably in the possession of the missing owner.

Utility

A person who owns or operates for public use any plant, equipment, property, franchise or license for the transmission of communications or the production, storage, transmission, sale, delivery, or furnishing of electricity, water, steam or gas.

CHAPTER 1

GENERAL INFORMATION

How to Use This Manual

This manual has been prepared to help organizations file unclaimed property reports. It does not address legal issues relating to unclaimed property, nor does it describe all types of property that must be reported. However, it will provide instructions for reporting the most common types of unclaimed property.

PLEASE KEEP THIS MANUAL. This manual may be copied for use in an organization.

The manual is divided into three chapters.

Chapter 1 "General Information" gives an overview of unclaimed property reporting.

Chapter 2 "Reporting Specific Property" discusses in detail some of the more common types of unclaimed

property, as well as any requiring extra care, like securities.

Chapter 3 "Preparing Your Report" gives step-by-step instructions for filing the property report.

Appendices Various codes, abbreviations, standards and samples.

Forms Samples of various holder forms.

Thank you for your cooperation and your continued support in our mutual goal to reunite unclaimed property to the rightful owner or heir.

Where to Get Help

Questions or problems, write or call:

Mailing address:

Unclaimed Property Division Michigan Department of Treasury P.O. Box 30756 Lansing, MI 48909

(517) 636-5320

Street address for courier deliveries only:

Unclaimed Property Division Michigan Department of Treasury 7285 Parsons Drive Dimondale, MI 48821

Reporting Methods

Use one of three types of media to report your unclaimed property to Michigan.

1. **Diskette Reporting System.** Michigan prefers diskette reporting for unclaimed property reports. See Chapter 3, Instructions for Reporting on Magnetic Media.

2. CD Rom

3. Paper Reporting. Use this method **only** if reporting fewer than ten properties each year. Blank forms provided in this manual may be photocopied. Even if fewer than ten properties to report, the UPD encourages holders to report on diskette. When using any type of commercial software to report, the holder must send the electronic file on a diskette. Paper copies of reports that are not filed on the *Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes* (Form 1223), will not be accepted.

Frequently Asked Questions

Who administers the law?

The Michigan State Treasurer is the administrator of the Uniform Unclaimed Property Act and acts as custodian of the property on behalf of the owner.

Why does Michigan have an unclaimed property law?

Michigan's Uniform Unclaimed Property Act protects unclaimed property and returns it to its rightful owners or their heirs. The State Treasurer takes custody of the property so the owner may claim it, even if the original holder (like a financial institution) is no longer in business. The law also centralizes the search for lost property. Michigan citizens trying to locate forgotten bank accounts and other property need only look in one place: the UPD of the Michigan Department of Treasury.

Does the state simply go in and take the money?

No. Unclaimed property is turned over to the State Treasurer, after the following have occurred.

- 1. There has been no owner-generated activity in the account for a specific amount of time (usually five years).
- 2. Attempts to contact the owner fail. If these attempts are unsuccessful, the money is turned over to the State Treasurer where the owner or the owner's heirs may claim it.

Does a customer have to go to the bank or other business every year to keep the account from becoming dormant?

No. A customer may write or telephone the holder, in most cases, every five years to keep the account from being reported to the state as a dormant account. The holder must maintain records that show how it tracks communications from the customer.

Why do companies, banks and financial institutions have to turn over unclaimed funds to the State Treasurer?

Holders are required to report and remit accounts or other property that belong to owners who cannot be located, or for whom there is no known address.

The Michigan Uniform Unclaimed Property Act protects accounts belonging to owners whose whereabouts is unknown. Companies, banks and other financial institutions identify accounts for which there has not been any owner-generated activity during the applicable dormancy period and the owner has not responded to mail or telephone inquiries.

If the owner does not respond or contact the holder within five years and does not respond to the due diligence notice sent by the holder, the account must be turned over to the State Treasurer. The account is held by the state until the owner or the owner's heirs are located and the funds are claimed.

If an owner just lets his or her account "sit" and accumulate interest or dividends, is it considered active?

No. If interest or dividends are automatically deposited into an account, it is not considered active because there is no customer contact or customer activity. However, if an owner endorses an interest check and deposits the check, this is considered owner-generated activity. There are many ways to keep an account active, including customer contact by mail or telephone (when documented by the holder). In addition, a financial institution or company may cross-reference an inactive account with an active account having the same owner.

Must a claimant pay a fee to get his or her money back?

No. This is a public service provided by the State of Michigan.

How can a person search for unclaimed property?

A person can search for unclaimed property by visiting the Department of Treasury Web site at: www.michigan.gov/treasury or by calling the UPD at (517) 636-5320.

Can a holder reimburse a customer or reactivate a customer's account?

A bank or any other company may reimburse a customer or reactivate an account even though the money has already been sent to the State Treasurer. If choosing to reinstate an account, substantiated claim may be filed with the UPD and reimbursement issued for the funds. See Claims Process for Holders - Filing for Reimbursements and Refunds, on page 1-7.

Will the state return an owner's money after it has been remitted?

Yes. Unclaimed property always belongs to the rightful owner. The State Treasurer acts only as a custodian of the funds. No time limit is set for claiming these funds and the State Treasurer never charges an owner or heir for returning the funds. See Claims Process for Holders, on page 1-7.

Am I obligated to report and remit unclaimed property to other states?

Yes. The Supreme Court ruling in *Texas vs. New Jersey* dictates that unclaimed property must be reported and remitted to the state of the owner's last known address. If the owner's last known address is not known, the property must be sent to the holder's state of incorporation.

What happens to money that is never claimed by the owner?

Owners or heirs can always claim their property. There is no time limit for making a claim to the State Treasurer. While the State Treasurer often is successful in reuniting people with their money, many owners are never located.

Should an owner hire a fee finder or heir finder?

UPD encourages owners to contact the UPD directly to search for funds before signing a contract with a finder. The UPD will refund only to owners or their heirs.

UPD strongly discourages revealing information about an owner's account to a finder or third-party agent to protect the integrity of the account.

Reporting Information and Requirements

The State of Michigan requires businesses and government agencies who have unclaimed property to remit and file unclaimed property reports annually with the State Treasurer.

All holders remitting property must complete a *Michigan Holder Transmittal Annual Report of Unclaimed Property* (Form 2011). This form provides information to the Unclaimed Property Division about the holder. It establishes a reporting history and provides information about the report being filed (e.g., amount of report, shares of stock reported). See Chapter 3 for completing Form 2011.

Reporting Methods

This manual contains instructions for the use of diskette, CD Rom or paper reporting. The Unclaimed Property Division requires all holders who are reporting ten or more unclaimed property accounts to report on diskette or CD Rom. Reports **must** be in Michigan's format. Reports received that cannot be processed will be returned to the holder. Reports received in the wrong format will be considered not filed timely.

Information from these reports will be used to compile a list of persons who own unclaimed property and to pay claims. The report will be the basis for the Unclaimed Property Division's advertising and public information campaign to locate missing owners.

Report and Remit

All holders are required to remit the property when they file their reports. The amount on the *Michigan Holder Transmittal* (Form 2011) must equal the amount of the report. Include a check payable to the State of Michigan for the total amount remitted with the report.

Negative Reports

If there is no unclaimed property to remit, it is not necessary to file a report.

Notice to Owners -- Due Diligence

Michigan law requires holders to send written notice to owners at their last known address informing them that they hold property subject to being turned over to the state. This requirement only applies if all of the following conditions exist.

- 1. The address for the owner does not appear to be inaccurate.
- 2. The property has a value of \$50 or more.
- 3. The statute of limitation does not bar the claim of the owner.

Notice must be sent not less than 60 days nor more than 365 days before filing the report. See the appendices for samples of due diligence letters.

Mail Not Returned by Post Office

Mail not returned to holder by the post office does not, by itself, qualify as a contact with the owner or activity on the account. When reviewing records for unclaimed property, look for the last documented communication or other contact with the owner or the last debit or credit generated by the owner on any account. Other methods of verifying the whereabouts of owners are:

- 1. Cross-referencing records to show that the individuals have other active accounts within your organization.
- 2. Signed W-9 forms, change of address notices or other correspondence from customers that prove they are aware the property exists.

Aggregate Reporting

Holders may report a group of accounts each valued at less than \$50 using one of nine available aggregate codes. List the number of properties for each type of property. Below is an example of the two most commonly used aggregate codes.

AC99 (Aggregate Savings Account)
 CK99 (Aggregate Unclaimed Checks)
 Aggregate Total

If the account is interest bearing, list all like interest amounts with the applicable property type.

15 AC99 (Savings Account) Interest 3% Aggregate Total
 15 AC99 (Savings Account) Interest 4% Aggregate Total

Do not combine different interest rates in the same property type.

However, special rules apply when reporting dividends. See Chapter 2 for reporting securities and securities related cash.

Holders are encouraged to provide the UPD with a separate detail list of owner names and amount due each owner for the aggregate properties. This will reduce the need for the UPD to refer the owner back to the holder for verification.

Unknown Owners

For property where the owner is not known, enter "unknown" in the Last Name field. List any descriptive or identifying information in the property description field.

Consolidated Reports

Michigan does accept consolidated reports. A consolidated report is one that is filed on behalf of more than one legal holder (e.g. a parent company that files one report for itself and a number of subsidiaries).

Record Keeping

Copies of reports and supporting records must be kept for ten years. Information on the unclaimed property report must be supported by an adequate audit trail.

Early Reporting

If property is held that has reached the dormancy period and has fulfilled the due diligence requirement, the report may be filed early.

Incomplete Reports

Check the report before submitting it to ensure that all requested information has been provided. An incomplete report is not considered filed timely.

Fines and Penalties

Every holder is required to file and remit property within the time prescribed. Any holder who fails to file a report of unclaimed property is subject to the following fines and penalties as provided in the Uniform Unclaimed Property Act, Public Act 29 of 1995 (MCL 567.221 et seq.).

A person who fails to pay or deliver property within the time prescribed by the act shall pay interest at the current monthly rate of one percentage point above the adjusted prime rate, per year, per month, on the property or value of the property, from the date the property should have been delivered.

A person who willfully fails to render any report or perform other duties required under the act shall pay a civil penalty of \$100 for each day the report is withheld or the duty is not performed, but not more than \$5,000.

A person who willfully fails to pay or deliver property to the administrator, as required under the act, shall pay a civil penalty equal to 25 percent of the value of the property that should have been paid or delivered.

A person who willfully refuses after written demand by the administrator to pay or deliver property to the administrator, as required under the act, is guilty of a misdemeanor and upon conviction may be punished by a fine of not less than \$500, nor more than \$25,000, or imprisonment for not more than six months or both.

The State Treasurer may waive interest and civil fines imposed under the act.

Additional Forms

Blank forms provided with this manual may be photocopied. Forms are also available on the Department of Treasury Web site at www.michigan.gov/treasury.

Claims Process for Holders

The main objective of the UPD is to reunite owners or heirs with their lost or forgotten funds. UPD's goal is to process claims in less than 90 days.

When UPD processes a claim, proof provided by a claimant is compared with owner information and property descriptions provided by the holder. When preparing the report, assume each owner listed is a potential claimant. It is **essential** that all available information that identifies owners and properties is listed on the report. Social Security numbers, last-known addresses, property descriptions, and account or check numbers are items used to verify ownership during the claim process. Providing this and other descriptive information on your report will reduce the need for the UPD to contact the holder for more information during the claim process.

The UPD may contact the holder for clarification or more information where ownership of the account is uncertain.

Filing for Reimbursement and Refunds

There are two types of payments the UPD will make to holders after unclaimed property has been remitted. The most common type is a reimbursement; the second is a refund.

Reimbursement. In this process, a holder decides to pay an owner and then files a claim with the UPD for reimbursement. UPD encourages holders to use the reimbursement process for their customers. UPD makes every effort to respond to requests as quickly as possible. The requirements for obtaining reimbursement are:

- 1. Completing and filing *Michigan Holder Request for Refund* (Form 3165).
- Attaching proof of payment for each owner you paid and listed on the holder reimbursement form (a copy of the
 cleared item like original cashier's check with the endorsement of the owner or other proof that the account was
 reactivated).

After UPD receives a reimbursement request and proof of payment to the owner, a refund is mailed to the holder in about two to four weeks.

Refunds. Refunds are made when holders overpay on an unclaimed property report. The overpayments are usually due to accounting errors or other mistakes.

To file for a refund, complete a *Michigan Holder Request for Refund* (Form 3165). Provide proof or explanation of how the error was made. A refund will be mailed to a holder in approximately two to four weeks.

How an Owner May File a Claim

If a search for unclaimed property on Treasury's Web site reveals an individual's name or company name or an individual has reason to believe the UPD is holding funds which belong to him or her, the individual should file a *Unclaimed Property Inquiry* (Form 3433).

The law requires the UPD to verify the claim. The documentation we require varies with the type and amount of property being claimed and whether the claimant is an owner, an heir or an officer of a company. The UPD will research a name and process a claim at no charge for the owner.

Holders are encouraged to reimburse the customer or reactivate an account and file with the UPD for a reimbursement. If company policy does not allow this, the customer can be helped by completing *Claim for Refund of Unclaimed Property* (Form 3277). Instruct the customer to mail the claim form to the Michigan Department of Treasury and attach a copy of the customer's Social Security card and current driver's license. More information may be required to prove ownership before a refund will be issued. Included in the forms packet is a *Claim for Refund of Unclaimed Property* which can be used to help customers file claims.

Note: UPD cannot provide personalized claim forms to third parties; UPD must deal directly with the claimant.

Recommended Timeline for Unclaimed Property Review

June 30 Generate reports with parameters that reflect all accounts that are inactive and could be reportable as

unclaimed property.

July 15 Prepare and mail due diligence letters to those customers listed as inactive for whom no other active

account has been identified.

September 15 Provide a list of customers with whom contact has been lost to the person preparing the report due in

November.

October 1 Begin preparing the report.

November 1 Mail report and remittance to the UPD.

If Help Is Needed

If special help is needed or there are questions about preparing the unclaimed property report for remitting property, please write or call:

Unclaimed Property Division Michigan Department of Treasury P.O. Box 30756 Lansing, MI 48909

(517) 636-5320

CHAPTER 2

REPORTING SPECIFIC PROPERTY

Uncashed Checks

Most unclaimed property holders have uncashed checks. The period of abandonment for these items varies from one to seven years and begins on the date of the last contact with the payee, which in most cases is the date the check was issued. Reissuing a check does not change the date it should be remitted to the UPD.

The abandonment date of the item is the original date the item was payable to the owner, which in most cases is the date the check was issued.

Below are the property types and dormancy periods which describe the more common types of unclaimed checks. Also included is the additional information the holder should provide in the property description field.

Property Types	Additional Information
Cashiers Check (CK01)(5)	Purchaser's name (list payee name as owner)
Wages, Commissions (MS01, MS02)(1))	Dates of employment
Dividends (SC01 (3), TR02 (5))	Issue name of security
Customer Overpayment (MS05)(5)	Account number
Utility Refunds (UT03)(5)	Service address, account number
Certificate of Deposit (CD) Interest Checks (CK16)(5)	CD account number
Refunds Due (MS11)(5)	Account number
Payments for Goods or Services, Vendor Checks (MS04(5), CK13(5))	Invoice number
Pension Checks (CK11)(5)	Employer name if different from reporting holder
Escrow Accounts Held by Title Company (TR04)(5)	File number, property address
Insurance claim checks (IN01(5), IN02(5))	Claim number, name of insured, policy number (if death benefit, list beneficiary as owner)

Property Reported by Financial Institutions

Certificates of Deposit

The dormancy period for a matured certificate of deposit is five years. The dormancy begins the day after the first maturity of the certificate, i.e. the day after the end of the first term. Thus, certificates of deposit must be reported five years from the dates the owners were first able to recover funds without penalties.

Automatically Renewable Certificates of Deposit

An automatically-renewable CD is considered unclaimed after 15 years. The 15-year dormancy period begins at the first maturity in the absence of depositor contact. For example, in the absence of depositor contact, the dormancy period of an automatically renewable two-year account issued in April 1980 would begin in April 1982. The account would be renewed every two years until the 15-year dormancy period was reached.

Do not report an account until after the period during which there are owner penalties for early withdrawal has expired. If an owner contact is established during renewal term, the dormancy period will run from the date of such contact.

IRAs and Keoghs

An IRA account or Keogh plan becomes inactive under the terms of the account or plan. If the plan or account requires a distribution at a certain point in time, then the five-year dormancy period begins at that point.

Custodian Accounts

Accounts held in trust for a minor or accounts opened under the Uniform Gift to Minors Act (MCL 554.451 et seq.) are considered unclaimed after 15 years. Also see Personal Trust Property below.

Remember: If deposit owners have other active accounts with a financial institution or the financial institution has other contact with deposit owners, the inactive accounts may not be reported or remitted.

Personal Trust Property

Remember to list beneficiaries of trusts as primary owners. The parents should be listed as additional owners for accounts held under the Uniform Gift to Minors Act. Dormancy period varies with type of property.

If trust properties being held are securities related, see page 2-4 for reporting securities. Report any personal trust properties that are not securities related the same way as other properties.

Corporate Trust Property and Paying Agent Accounts

Corporate trust property and paying agents accounts are considered unclaimed after three years. File separate reports for each issue of stock and provide each issuing company's federal employee identification number (FEIN). This requirement does not apply to bearer bonds.

Follow all other requirements for reporting securities-related property. See page 2-4 for reporting securities.

Unclaimed Loan Collateral

Unclaimed loan collateral is considered unclaimed after five years. This period begins on the date the loan was paid in full. There are three criteria for collateral to be reported as unclaimed.

- 1. The loan has been paid in full or charged off.
- 2. There has been no customer contact for five years.
- 3. The owner's whereabouts are unknown.

When reporting unclaimed loan collateral use one of two property type codes. For tangible property set aside for a loan, use property type code SD03. Examples of tangible property are jewelry, stock certificates, deeds, etc. See page 2-8 for reporting safe deposit or safekeeping property.

Code loan collateral reported as cash with a property type code MS13. Examples of cash loan collateral are savings accounts and certificates of deposit. When reporting this type of property, the following information is required.

- 1. Collateral receipt number
- 2. Loan number
- 3. Description of collateral (e.g., issuing bank and the number of the certificate of deposit; bank name and account number for the bank account).

The owner of the property is the person or entity who pledged the loan. If the loan was in the name of a person or entity other than the owner of the collateral, enter the loan name in the description field of the report.

Property Reported by a Court, Governmental Agency, or Public Corporation or Authority

The dormancy period is one year for any type of unclaimed property held by a court, state, or other government, governmental subdivision or agency, public corporation, or public authority. This includes bonds issued by government agencies and entities. Unclaimed child support payments reported by county friend of the court offices should be reported using property type code CT06.

Escrow Funds Reported by Title Companies

Escrow accounts are considered unclaimed after five years.

Escrow balances include accounts where money is held because of the nonperformance of the conditions of the escrow agreement. In transactions involving earnest money, both the buyer and seller have an undivided interest in the entire amount. Both the buyer and seller are considered the owners and both should be listed on the report. Report the person who placed the money in escrow, usually the buyer, as primary owner; list the other parties as additional owners.

If the contract stipulates that the seller may claim the funds under specific conditions and documenting evidence in your file indicates that those conditions exist, the seller is considered the owner and is listed on the report. The buyer is not considered an owner in this instance.

If you have contact with one party, but a release cannot be secured from the other party, report the funds five years from the date of last contact with the missing party or date of scheduled closing.

Other Escrow Funds

Report amounts placed in escrow at closing in the name of the party who provided the funds. For example, part of a seller's payoff is held to ensure all taxes are paid and repairs are complete. Once these conditions are met, if the funds remain unclaimed, report the seller's name as the owner of the funds. The buyer is not entitled to the funds.

Report escrow funds using code TR04.

Insurance Related Property

Insurance-related property is considered unclaimed after five years. Unclaimed properties must be assigned property type codes reported. The choice of codes is important because it determines what kinds of information will be required from claimants. Review the following list to determine which code to use. Each property type describes what information is required when remitting these funds.

IN01	Individual policy benefits or claim payments.	Provide name of insured, policy number and claim number if
	applicable.	

IN02	Group policy benefits or claim payments excluding death benefits. Provide employer names and policy
	numbers and claim numbers if applicable.

IN03 Death benefits on individual or group policies. Provide policy number and name of insured claim number if applicable; dates of birth of insured if known. List the beneficiary in the description field.

IN04 Proceeds from matured policies, endowments or annuities. Provide policy number and name of insured.

IN05 Premium refunds on individual policies. Provide the policy number and name of insured.

IN06 Unidentified remittance or premium payments. Provide any information available; report the owner's name as unknown.

IN07 Other amounts due under policy terms. All other insurance-related property not described above. Provide a complete description of the property.

IN08 Agent credit balances. Provide Social Security number of agent and dates of employment.

IN99 Aggregate properties under \$50.

Reporting State of Michigan Property

If the owner of the property is listed as a Michigan state agency (e.g., Department of Transportation), enter the owner name as State of Michigan, then enter the agency name (e.g., Transportation, Attorney General, etc.).

Securities and Securities Related Cash

Diskette/CD Rom reporting is the best media to select if you have securities or securities-related cash to report. See Chapter 3 Instructions for Preparing Your Report, Reporting on Magnetic Media .

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are in Chapter 3.

General Rules for Reporting

Regardless of the media selected for reporting securities-related property, observe the following rules.

- 1. Provide each issue's Committee on Uniform Securities Identification Procedures (CUSIP) number.
- 2. List minor children as primary owners of properties on Uniform Gift to Minors Act (UGMA) accounts. List the trustees/custodians as additional owners.
- 3. List owners who are owed more than one amount of the same property type only once (e.g., four quarterly dividend payments). Combine all the amounts due the owner during the applicable reporting period into one total. Provide the ending date through which the amounts were payable. **Do not** report dividends in aggregate.

- 4. If reporting bearer bonds or unclaimed interest on the bonds, list the owners of the properties as unknown. Provide complete descriptions of the bonds in the applicable fields or boxes. Descriptions must include the issue name, series, bond number and all outstanding coupon numbers.
- 5. If reporting dividends received in nominee name, list the stock issues in the description fields or boxes. List the nominee name as the owner of the property.
- 6. Provide the amounts and issue names of any outstanding shares (i.e., still in the possession of the shareholders) when reporting underlying, unexchanged, unredeemed or unsurrendered shares.
- 7. If remitting underlying shares or undelivered shares returned by the post office (RPO shares), or both, combine all shares of the same issue and class. The report, however, must reflect the number of underlying shares and the number of shares which are RPO for each of the owners.

Determining What Property to Report

The dormancy period for stock and dividends has been reduced to three years. The shares of stock should be escheated if the following two conditions apply:

- 1. The shareholder, for more than three years, has not claimed a dividend, distribution, or other sum payable, or has not communicated in writing with the holder.
- 2. The holder does not know the location of the shareholder at the end of the three-year period.

The return of official shareholder notifications or communications by the postal service as undeliverable is evidence that the holder does not know the location of the shareholder.

At the time the shares of stock are escheated, any dividend, distribution, or other sum held for or owing to the shareholder should also be escheated.

Property Type Codes and Property Descriptions

Assign a property type code to each property listed on your report. Your choice of codes is important because it determines what kind of information we require of a claimant. Descriptions of some of the more frequently used codes are below; see Appendix A for a complete list.

Securities-Related CASH codes

- **SC01** Cash dividends. Include the issue name of the security in the Description field.
- **SC02** Registered bond interest due an owner of a registered corporate security. **Do not** use this code to report interest paid on a bearer bond.
- **SC03** Registered bond principal due an owner of a corporate issued bond.
- SC07 Municipal bond interest and matured principal. List the owner as "unknown", if reporting a bearer bond. Provide a complete description, including issue name, series, bond number and all outstanding coupon numbers. Also provide the total cash amount of unclaimed interest and principal in the Cash Amount Remitted field.
- **SC09** Cash for fractional shares. Provide the issue name of the security in the Description field or box. **Do not** report liquidation proceeds under this code. Use the SC13 code for liquidation proceeds.
- SC13 Liquidation or redemption proceeds (cash only). List the issue name of the liquidated security and number of shares presumed to be in the possession of the shareholder in the Description field. Do not complete the Shares Remitted field. Provide the total cash amount due each shareholder in the Cash Amount Remitted field.
- **SC20** Credit balances due missing owners.

Stock and Bond Codes

- **SC08** Undelivered shares that are returned by the post office (RPO shares). These shares are normally the result of a stock split or stock dividend. Include the issue name of the security in the Description field.
- SC10 Unexchanged shares resulting from a merger or buy-out. Provide the number of shares of the successor corporation in the Shares Remitted field. These are the shares that will be remitted to the UPD with the report. Indicate the issue name of the successor corporation's stock and the unexchanged stock in the Description field.

Example:

XYZ Corporation merged into ABC Corporation.

One share of XYZ is exchangeable for 1/4 share of ABC.

An owner fails to exchange 100 shares of XYZ.

The 25 shares of ABC (unexchanged) are outstanding and presumed to be in the possession of the owner.

If there is a claim, the UPD will request the 100 unexchanged shares of XYZ from the owner before releasing the 25 shares of ABC.

SC12 Underlying shares. The shares are presumed to be in the possession of the shareholder. The certificates must be canceled on the books of the issuer and reissued to the State Treasurer. Provide the issue name and number of underlying shares held by the owner. Report all cash and stock dividends payable on the underlying shares as of the date of your remittance.

Securities Registration and Mailing Instruction/Guidelines for all Holders Reporting Securities

It is very important that you follow these instructions when submitting your report and securities to the UPD so receipt can be verified.

Although the securities will be transferred to a different location, they must be transferred at the same time the report and cash are mailed to the UPD.

Stocks

A DTC (Depository Trust Company) transfer is required for delivering all DTC-eligible securities. A DTC transfer is performed by depositing shares to DTC 0954 for credit to account AUZF0241702, Agent Bank 26017. Where a security is not DTC-eligible and physical certificates are being delivered, the stock certificates must be registered in the State of Michigan's nominee name of "Spartans & Co.", Tax ID number 30-0187543.

At least one day in advance of a DTC deposit, fax the following information concerning the deposit to (617) 722-9660, Attn: Custody Department. Questions can be directed to the State Client Liaison at (617) 722-9674.

State of MI "#AUZF0241702"

Name of Security:

Cusip #:

Your DTC #:

of Shares:

If you are sending physical certificates, mail them with your unclaimed property report to:

Michigan Department of Treasury Unclaimed Property Division P.O. Box 30756 Lansing, MI 48909

DIVIDEND REINVESTMENT PLANS (DRP'S)

DRP's are to be transferred into the name of the Michigan Department of Treasury using tax ID number 38-6000134. The account statements showing the transfer of shares to the Michigan Department of Treasury should be sent together with your holder report to:

Michigan Department of Treasury Unclaimed Property Division P.O. Box 30756 Lansing, MI 48909

Mailing the Remittance Report

Mail your report and a check payable to the "State of Michigan" for the total amount of cash reported to the following address:

Michigan Department of Treasury Unclaimed Property Division P.O. Box 30756 Lansing, MI 48909

If you have any questions, call (517) 636-5320.

Mutual Fund Shares, Distributions and Checks

Diskette/CD Rom reporting is the best media to select if you have securities or securities-related cash to report. See Chapter 3, Preparing Your Report, Instructions for Reporting on Magnetic Media.

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are included in Chapter 3.

Investment companies usually hold the following types of unclaimed property:

CodeDescriptionSC16Mutual Fund SharesSC01Dividends

Identifying Unclaimed Shares

The dormancy period begins when either a sum payable is unclaimed or the first time a piece of mail is returned by the post office (RPO). Determine the date of the first RPO event and use this date. Note this may be different than what is on your information system. At the time the shares become unclaimed, the entire account and any cash proceeds due the owner are also considered unclaimed. Report shares using property type code SC16 and the cash proceeds as credit balances with property type code SC20.

Identifying Unclaimed Distributions and All Other Checks

Mutual fund companies may also hold unclaimed income or capital gains distributions for various reasons. Distribution proceeds may not have been reduced to check form. If a check was issued, it may have never been reported. Checks for closed accounts may be outstanding or RPO'd and should be reported as credit balances, using property type code SC20.

Registration Instructions for Mutual Funds

Mutual Fund shares must be transferred to an account in the name of the Michigan Department of Treasury at the same time that the report and cash are mailed to the UPD.

Mutual Funds are to be transferred to the Michigan Department of Treasury using tax ID number 38-6000134. The account statement should be sent together with your holder report to:

Michigan Department of Treasury Unclaimed Property Division P.O. Box 30756 Lansing, MI 48909

Mailing the Remittance Report

Mail your report and a check payable to the "State of Michigan" for the total amount of cash reported to the following address:

Michigan Department of Treasury Unclaimed Property Division P.O. Box 30756 Lansing, MI 48909

Safe Deposit Boxes or Safekeeping Property

Report all property that is unclaimed with an unknown or missing owner after five years. The 5-year dormancy period begins on the date of the last contact with the property owner. For example, a safe deposit box is considered unclaimed and must be reported five years after the last rental payment that was not paid. If the owner has other active accounts at the institution or there is other evidence of owner contact, do not report owner's property.

Report safe deposit box contents, safekeeping and other tangible property on diskette/CD Rom or paper reporting forms. **Do not** combine these property types on the same reports or diskettes with other types of intangible property, such as checking or savings accounts.

Safekeeping and Other Tangible Property

Safekeeping items (not safe deposit contents) may be items being held for an owner whose whereabouts is unknown or for a deceased person's heirs. Items may include personal property from a prisoner or personal effects from a hospital patient. Unclaimed property may also include items being held as collateral or as a convenience for a customer. It might include stock certificates, insurance policies, deeds, wills or tangible items like a ring or silver tea set. **Do not** value safekeeping items.

Use one of these two property type codes for this kind of tangible property:

SD02 Safekeeping

SD03 Other tangible property

Safe Deposit Box Contents

Many safe deposit boxes are empty when drilled. To avoid unnecessary work, we encourage you to drill the boxes before preparing your report. **Do not report empty boxes.** The property type code for safe deposit boxes is SD01.

Preparing Inventory

Describe each safekeeping item and the contents of each safe deposit box using *Report of Unclaimed Property: Safe Deposit Boxes* (Form 3167) or an authorized bank inventory form. Include two copies of the inventory form for each box (one copy in each box and one copy attached to the Holder Transmittal form with the detailed form or disk). Be certain to complete *all* entries on the form so contents can be recorded properly. UPD encourage holders to keep a copy of the inventory for their records in case the owner should contact them.

When the itemized description of contents is completed, list each item according to these categories (do not put in a paragraph format):

Papers of Value For life insurance policies, deeds, wills, funeral agreements, cemetery contracts, purchase

agreements for land, powers of attorney, partnership agreements, checking or savings books with a

balance left, uncashed checks, pawn shop tickets, etc.

Securities Include descriptions of stocks, bonds and other securities (e.g., the registered owner's name,

issuing company and number of shares, etc.).

Cash List coins by denomination. Normal looking currency should be converted to a bank cashier's

> check payable to the State of Michigan and submitted with the other safe deposit box contents. Unusual or distinctive currency should be remitted with the rest of the box's contents. Please note

on the inventory sheet that the cash has been converted to a check.

Jewelry When describing jewelry or loose stones, describe the gems by color (e.g., gold tone ring with

small blue stone).

Other Miscellaneous Items

Include other property not included in the above categories (e.g., baseball cards, gold/silver ingots,

stamp collections, etc.).

Firearms and Controlled Substances

You must contact your law enforcement agency if firearms or controlled substances are found in safe deposit boxes. Do not send firearms to the UPD. The local law enforcement agency should confiscate any controlled substances and any live ammunition. Make a note on your inventory

sheet explaining that the items were found but turned over to the local law enforcement agency.

Examples of Property the UPD will accept are:

Money (coins, coin collections)

Jewelry (costume or valuable)

Antiques, rare items (in good condition)

Silver and/or gold items (gold tooth crowns)

Miscellaneous items (stamp and baseball collections, bicentennial commemorative medals)

Tool sets or power tools in reasonable and working condition

Electrical equipment (working units determined saleable)

Papers, including but not limited to, military records, identification documents, Social Security cards, passports, original travelers checks or money orders, legal documents (e.g., birth, adoption or death records, wills, court papers, mortgage papers or abstracts).

As a safety precaution, any items of value that are covered with bodily fluids should be cleaned before packaging for shipping to Treasury.

Place each box or safekeeping item in an individual envelope. Label each envelope with the owner's name, box number (if a safe deposit box) and the holder's name. Place the original **typed** inventory inside the corresponding envelope. Attach a copy of the inventory to the report.

Place the labeled envelopes in a shipping container. Label the outside of each container with the box numbers contained within (e.g., Bag 1 of 3; Boxes 210, 515, 600. Bag 2 of 3; Box 615, 700, 725. Bag 3 of 3; Box 726, 890, 920, etc.).

Examples of Property the UPD will not accept are:

Clothing

Toiletries, personal care items, dentures (unless they contain gold fillings)

Any food or alcoholic beverages

Loose tools or keys

Fireworks, explosives

Weapons, of any type including guns or ammunition (turn these over to the local authorities)

Controlled substances (turn these over to the local authorities)

Used toy cap guns, balls, etc., that have a value less than cost of sale

Drug paraphernalia (drugs, pipes, needles, etc.) (turn these over to the local authorities)

Incidental items like paper clips, rubber bands, scrap paper etc.

Purses or wallets (excluding important papers)

Papers (e.g., credit cards, blank checks, personal correspondence and pictures).

Items listed that will not be accepted or that are believed worthless may be disposed of and so noted on the inventory sheet by the holder.

Guidelines for Preparing the Report for Safe Deposit Boxes or Safe Keeping Property

The separate inventory sheets discussed above are the only place safe deposit box contents and safekeeping property should be itemized. When the *Annual Return for Unclaimed Property* (Form 1223) is completed, include only the information requested on that form. Leave the amount field blank. The description field should state "safe deposit box".

Report Requirements

Your tangible unclaimed property report should include the following:

- 1. Michigan Holder Transmittal (Form 2011)
- 2. Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes (Form 1223) to be used for reports of under ten boxes.

or

Diskette in NAUPA format - to be used for reports of ten boxes or more

3. *Inventory Report of Unclaimed Property: Safe Deposit Box Contents* (Form 3167) or an authorized bank inventory form (one copy attached to transmittal form and one copy within each box).

Before delivering tangible property, holders must contact the UPD to confirm a delivery date. Courier service is recommended when property has significant value. Property with a smaller value should be sent via Federal Express or United Parcel Service. Do not send tangible property by U.S. Mail.

Following is the mailing address for Federal Express, UPS or Armored Truck Deliveries (do not use this address for U.S. Mail deliveries):

Michigan Department of Treasury Unclaimed Property Division 7285 Parsons Drive Dimondale, MI 48821

(517) 636-5320

Keep a copy of the inventory sheets and the report for business records.

CHAPTER 3

PREPARING YOUR REPORT

Instructions for Reporting on Magnetic Media

Holder reports containing more than ten properties must be filed on a diskette/CD Rom. Diskettes must be IBM PC/AT compatible 1.44 MB and 3 1/2". Reports must be in the National Association of Unclaimed Property Administrators (NAUPA) standard electronic reporting file format.

The Holder Reporting System (HRS), available at <u>www.wagers.net/hrs</u>, is a free software package for creating unclaimed property reports on electronic media for submission to the Michigan Department of Treasury.

Holders wishing to use other software can obtain the NAUPA standard electronic file format at either www.wagers.net or www.naupa.org.

Holder reports filed using HRS are automatically encrypted. UPD recommends holder reports filed using other software be encrypted.

Instructions for Reporting Cash and Safe Deposit Boxes on Paper

If reporting more than ten accounts, submit report on diskette or CD Rom.

Holders reporting on paper forms must complete the *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). **Do not** report securities on this form. For securities, use the *Annual Report of Unclaimed Securities* (Form 3164). All forms needed for paper reporting are provided with this manual. The forms may be photocopied.

- 1. Page Number. Number all detail sheets 1 of 3, 2 of 3, 3 of 3, etc.
- 2. Holder Name. Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "the", place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the holder name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is a part of a company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds).
- **3. Holder Branch Number**. If any other departments or branches of the organization file unclaimed property reports using the same tax ID number entered on your report, contact the UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter "00". See Chapter 1 General Information for UPD's telephone number.
- **4. Holder Federal Employer Identification Number**. Enter the nine-digit FEIN assigned to you by the federal government. If you are not familiar with your FEIN, contact the company's payroll, accounting or tax department
- **5. Holder Report Year**. Enter the four digits of the year in which the property is being reported. Michigan's report period ends June 30, 2006, so the holder report year would be 2006.
- **6. Holder Report Number**. If this is the first report filed by the holder for the report year, enter "01". If multiple reports are filed under the same FEIN and extension during the year, increase this number by 1 for each additional report.

7. Properties

- A. Property Description. Describe the type of property being reported (e.g. checking or savings account, IRA, etc.).
- B. Property Type Code. This field is **required**. The property type code distinguishes one property type from another. Select the four-character code that best describes the original property of the missing owner from Appendix A. For example, a closed savings account converted to check form would still be reported as a savings account (AC02).

Note: Enter a property type code even if reporting in aggregate or for unknown owners. See Chapter 2 Report ing Specific Property for Aggregate and Unknown Owners.

C. Owner's Name. Enter the owner's last name, first name and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is The. If the name of the company starts with the word "the", place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as State of Michigan then enter the agency (e.g., Transportation, Attorney General, etc.).

Enter the owner's suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviations, this field may be left blank.

Enter the owner's last known address. The last known address must be listed even if the mail has been re turned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with unknown or address unknown.

Enter the city of the last known address of the owner. If the owner's last known address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with unknown or city unknown.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

If a property is owned by more than one person, see Additional Owners below.

D. Owner Type. Enter "P" to denote primary owner information.

Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name, middle initial of the owner and the last known address, relationship code and SSN or FEIN. Enter "con't" in the amount field. Continue until all owners for this property are listed.

Note: Corresponding relationship codes must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes (e.g., for a life insurance policy the policy holder would be the primary owner and the beneficiary of the policy would be the additional owner with a relationship code of "BF").

E. Owner Tax Identification Number. Enter the owner's SSN or the company's (FEIN). When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.

F. Deductions. This applies to safekeeping and safe deposit box contents only. Report safekeeping fees and liens. Enter the type of fee and/or lien and the amount. This amount is **not** deducted from the amount remitted.

DR = drilling fees and unpaid rent

G Date of Last Activity. Enter the date on which the last deposit/withdrawal occurred, the date the mail was returned or the date on which the property became payable, redeemable or returnable (e.g., issue date of a check).

Most holders will complete the Date of Last Activity field (YYYYMMDD). If months or days are unknown, use the first month or first day (e.g., 20060601 or 20060101).

If you are reporting property with periodic payments, such as oil and gas royalties or commission checks, enter the ending date through which the amounts were payable. Total all amounts due the owner during the appli cable time period and list the payments as one amount.

- H. Identifying Number. List any information that will help identify the owner of the property. Enter identifying numbers, such as check number, account number, policy number or cashier's check number.
- I. Quantity. Enter the total items that you are reporting for this owner. If you are reporting aggregates under \$50, refer to Chapter 1 Reporting Information and Requirements for Aggregates.
- J. Interest Bearing. Enter the applicable interest rate at the time the property is reported. Enter as a percentage (e.g., 3%).
- K. Amount Remitted. Enter the cash amount remitted on behalf of the missing owner. List owners who are owed more than one amount of the same property type only once on the report, with all the amounts combined into one total. If reporting property in aggregate or unknown owners, total each property type and enter that amount.

Enter the total amount remitted for this page only in the bottom right corner.

8. Totals. Complete this item ONLY on the last page of the report. Enter the total remitted for this report.

Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to the State of Michigan for the total amount due. Mail report and remittance on or before November 1.

Keep a copy of this report for your records.

Instructions for Reporting Securities on Paper

If reporting more than ten accounts, submit report on diskette or CD Rom.

If reporting securities-related property, review the following instructions for a better understanding of the information that must be included with the property report. Use only the *Annual Report of Unclaimed Securities* (Form 3164) to report securities-related property. See Chapter 2 Reporting Specific Property for registration and delivery requirements for securities and mutual funds.

- 1. Page Number. Number all detail sheets 1 of 3, 2 of 3, 3 of 3, etc.
- 2. Holder Name. Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "the", place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the holder name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is a part of a company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation) enter the owner name as "State of Michigan", then enter the agency (i.e., Transportation, Attorney General, etc.).
- **3. Holder Branch Number**. If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on your report, contact the UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter "00". See Chapter 1 General Information for our telephone number.
- **4. Holder Federal Employer Identification Number**. Enter the nine-digit FEIN assigned to you by the federal government. If you are not familiar with your tax ID number, contact the company's payroll, accounting or tax department.
- **5. Holder Report Year**. Enter the four digits of the year in which the property is being reported. For example, Michigan's report period ends June 30, 2006, so the holder report year would be 2006.
- **6. Holder Report Number**. If this is the first report filed by the holder for the report year, enter "01". If multiple reports are filed under the same FEIN and extension during the year, increase this number by 1 for each additional report.
- **7. Properties**. When reporting stock where the owner has different issues and these issues will be due the owner, there should be an owner record for each issue that will be due that owner. For example, Paul Smith had an account with XYZ Broker. In the account Mr. Smith owned 12 shares of ABC Office Supply Common, four shares of ABC Office Supply \$2.75 preferred and 20 shares of After School Snack Company Common. There should be three property records for Mr. Smith.
- A. Issue Name. Enter the name of the security issue, which is due the owner. **Do not** enter more than one issue per owner record (e.g., brokers must provide one property record for each issue held in an owner's account). If this is a redemption, this field should contain the name of successor. Make sure to indicate the type of stock if it is other than common.
- B. Property Type Code. This field is **required**. The property type code distinguishes one property type from another. Select the four-character code that best describes the original property of the missing owner from Appendix A. See also Chapter 2 reporting Securities and Securities Related Cash for more information.

C. Owner's Name. Enter the owner's last name, first name and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is The. If the name of the company starts with the word "the", place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as State of Michigan then enter the agency (e.g., Transportation, Attorney General, etc.).

Enter the owner's suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviations, this field may be left blank.

Enter the owner's last known address. The last known address must be listed even if the mail has been re turned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with unknown or address unknown.

Enter the city of the last known address of the owner. If the owner's last known address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with unknown or city unknown.

Enter the county name of the owner's last known address, the holder's branch location or principal place of business in the reporting state. If the county name is unknown, leave blank. See Appendix D for a listing of county abbreviations.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name and middle initial of the owner and the last known address, owner type and SSN or FEIN. Enter "con't" in the continued field. Continue until all owners for this property are listed.

Note: A corresponding owner type must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes.

- D. Owner Type. Enter "P" to denote primary owner information.
- E. Owner Tax Identification Number. Enter the owner's SSN or the company's FEIN. When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.
- F. Stock CUSIP Number. Enter the CUSIP number of the security issue named in item 7A which is due the owner (e.g., what is being reported to Michigan).
- G. Date of Last Activity. Enter the date (YYYY/MM/DD) on which the property became payable or redeemable (e.g. issue date of the dividend check or exchange date of a security) or the date any kind of documentable contact was made with the owner. If month or day is unknown, the first month or first day should be used (e.g., 20060601 or 20060101).
- H. Property Description. Enter the type of property being reporting (e.g., stock common, capital, debenture, warrant, bonds, etc). List bond coupon numbers here.
- I. Number of Shares. Enter the number of shares which is being remitted for the owner (i.e., the total number of shares remitted for the owner for this issue).

J. Original Certificate Number. Enter the original certificate number of the security that was issued to the owner if known; otherwise, leave blank.

8. Totals

Complete this item **only** on the last page of the report. Enter the total remitted for this report.

Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to the State of Michigan for the total amount due. Mail report and remittance on or before November 1. Be sure check amount and/or shares remitted match the grand total(s) on report.

See Chapter 2 Reporting Securities and Related Cash for registration and delivery instructions.

Keep a copy of this report for company's records.

Instructions for Completing the Holder Transmittal

The *Michigan Holder Transmittal* (Form 2011) must be filed annually by all holders remitting property. Attach this form to the diskette/CD Rom or paper reports (*Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223) or *Annual Report of Unclaimed Securities* (Form 3164)). Also attach payment for the property which is identified as unclaimed. The transmittal provides information to the UPD about the company or institution and will serve as a guideline for the report.

Complete the forms using the following instructions.

Transmittal

- 1. Holder Report Year. Enter the four-digit year in which the property is being reported. For example, Michigan's report period ends June 30, 2006, so the holder report year would be 2006.
- 2. Holder Name. Enter the name of the company or institution for being reported. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "the", place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as State of Michigan then enter the agency (e.g., Transportation, Attorney General, etc.).
- **3. Holder Federal Employer Identification Number**. Enter the 9-digit FEIN assigned by the federal government. If not familiar with the FEIN, contact the organization's payroll, accounting or tax department.
- **4. Holder Branch Number**. If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on the report, contact the UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter "00". See Chapter 1 General Information for UPD's telephone number.
- **5. Holder Address**. Enter the mailing address.
- **6. Holder Incorporated State**. Enter the two-character postal abbreviation of the state in which the company is incorporated. Savings and loan associations, banks and credit unions should enter the state in which they were chartered. See Appendix B for standard state postal abbreviations.

7. Holder Incorporated Date

- a. HOLDER-INC-DATE-YYYY (four-digit year)
- b. HOLDER-INC-DATE-MM (two-digit month)
- c. HOLDER-INC-DATE-DD (two-digit day)

Enter the date (YYYYMMDD) on which the company was incorporated or licensed to do business. Savings and loan associations, banks and credit unions should enter the date their organization was chartered.

8. Holder City, State & ZIP. Enter the name of the city in which the corporate headquarters is located or primary place of business for the FEIN noted above.

Enter the name of the state in which the corporate headquarters is located or primary place of business for the FEIN above. Enter the valid postal two-character abbreviation of the holder's state. See Appendix B.

Enter the five- or nine-character Zip Code. If only using the first five positions, leave the last four positions blank.

- **9. Holder County**. Enter the name of the county in which the corporate headquarters is located or primary place of business for the FEIN noted above.
- **10. Holder Report Number**. Check the appropriate box.
- 11. "Did You Exercise Due Diligence for This Report Year?"

Check yes or no.

12. State Your Primary Business Activity.

Examples: bank, credit union, insurance, manufacturing, city/county government.

- **13. Annual Sales Premiums**. Enter your annual sales for last fiscal year. If reporting as an insurance company, enter the total amount of premiums written last fiscal year.
- **14. Total Assets**. Enter the total assets of the company. If none, please explain.
- **15. Number of Employees**. Enter total number of employees in the company or institution.
- 16. "Did You File a Report of Unclaimed Property Last Year?"

Check yes or no. If you checked no, enter an explanation.

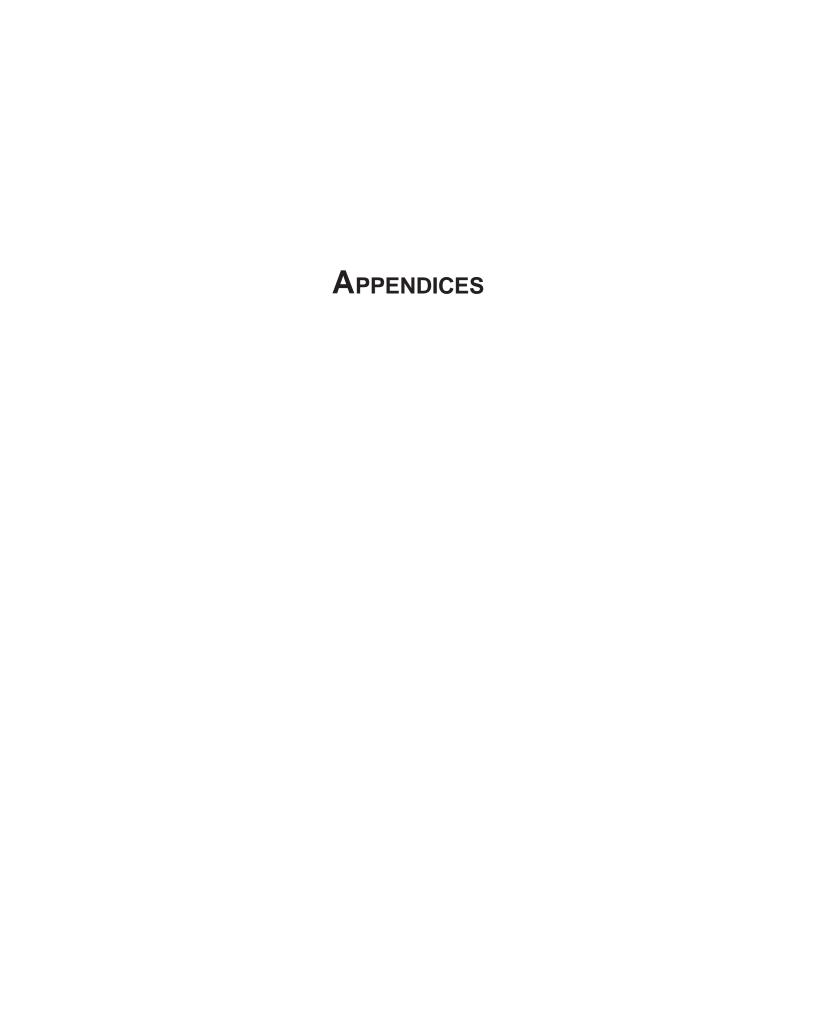
- 17. Report Type. Check the appropriate box.
- 18. "What Media Type Are You Filing?"

Check the appropriate box.

19. "Is the Company a Wholly-owned Subsidiary, a Division, Publicly Traded or Private?"

Check the appropriate box.

- **20. Reporting Requirements.** Complete each line according to the instructions on the form.
- **21. Contact Person**. Enter the name of the person responsible for the report. This person should be able to answer questions concerning the contents of the report and, in most cases, is the person who compiled the report.
- **22.** Authorizing Signature. Must be signed by an officer of the company or institution.
- **23. Title**. Give the title of the person signing the transmittal.
- **24. Date**. The date the transmittal was signed by the authorized person.



APPENDIX A

PROPERTY TYPE CODES & ABANDONMENT PERIODS

ACCOUNT BALANCES DUE		COURT	COURT DEPOSITS		
<u>YRS</u>	CODE	DESCRIPTION	YRS	CODE	DESCRIPTION
5	AC01	CHECKING ACCOUNTS	1	CT01	ESCROW FUNDS
5	AC02	SAVINGS ACCOUNTS	i	CT02	CONDEMNATION AWARDS
5	AC03	MATURED CD OR SAVINGS CERTIFICATE	1	CT03	MISSING HEIRS FUNDS
5	AC04	CHRISTMAS CLUB FUNDS	1	CT04	SUSPENSE ACCOUNTS
5	AC05	MONEY ON DEPOSIT TO SECURE FUND	1	CT05	OTHER COURT DEPOSITS
5	AC06	SECURITY DEPOSITS	1	CT06	CHILD SUPPORT PAYMENTS
5	AC07	UNIDENTIFIED DEPOSITS	1	CT99	AGGREGATE COURT DEPOSITS UNDER \$50.00
5	AC08	SUSPENSE ACCOUNTS			
5	AC99	AGGREGATE ACCOUNT BALANCES UNDER \$50.00	INSURA	NCE	
UNCASHE	ED CHECKS		YRS	CODE	DESCRIPTION
YRS	CODE	DESCRIPTION	5	IN01	INDIVIDUAL POLICY BENEFITS OR CLAIM PAYMENTS
5	CK01	CASHIER'S CHECKS	5	IN02	GROUP POLICY BENEFITS OR CLAIM PAYMENTS
5	CK02	CERTIFIED CHECKS	5	IN03	PROCEEDS DUE BENEFICIARIES
5	CK03	REGISTERED CHECKS	5	IN04	PROCEEDS FROM MATURED POLICIES,
5	CK04	TREASURER'S CHECKS			ENDOWMENTS OR ANNUITIES
5	CK05	DRAFTS-CHECKS	5	IN05	PREMIUM REFUNDS
5	CK06	WARRANTS	5	IN06	UNIDENTIFIED REMITTANCES
7	CK07	MONEY ORDERS	5	IN07	OTHER AMOUNTS DUE UNDER POLICY TERMS
15	CK08	TRAVELER'S CHECKS	5	IN08	AGENT CREDIT BALANCES
5	CK09	FOREIGN EXCHANGE CHECKS	5	IN99	AGGREGATE INSURANCE PROPERTY UNDER
5	CK10	EXPENSE CHECKS			\$50.00
5	CK11	PENSION CHECKS			
5	CK12	CREDIT CHECKS OR MEMOS	SECURI'	<u> FIES</u>	
5	CK13	VENDOR CHECKS			
5	CK14	CHECKS WRITTEN OFF TO INCOME	$\underline{\mathbf{YRS}}$	CODE	<u>DESCRIPTION</u>
5	CK15	OTHER OUTSTANDING OFFICIAL CHECKS			
5	CK16	CD INTEREST CHECKS	3	SC01	DIVIDENDS
5	CK99	AGGREGATE UNCASHED CHECKS UNDER \$50.00	5	SC02	REGISTERED BOND INTEREST (CORP.)
			5	SC03	REGISTERED BOND PRINCIPAL (CORP.)
MINERAL	. PROCEEDS	& MINERAL INTEREST	3	SC04	EQUITY PAYMENTS
****	~~~		3	SC06	FUNDS PAID TO PURCHASE SHARES
YRS	CODE	<u>DESCRIPTION</u>	1	SC07	MUNICIPAL BOND PRINCIPAL AND INTEREST
_			3	SC08	SHARES OF STOCK (RETURNED BY P.O.)
5	MI01	NET REVENUE INTEREST	3	SC09	CASH FOR FRACTIONAL SHARES
5	MI02	ROYALTIES	3	SC10	UNEXCHANGED STOCK OF SUCCESSOR CORP.
5	MI03	OVERRIDING ROYALTIES	3	SC11	OTHER CERTIFICATES OF OWNERSHIP
5	MI04	PRODUCTION PAYMENTS	3	SC12	UNDERLYING SHARES OR OTHER
5	MI05	WORKING INTEREST	2	0012	OUTSTANDING CERTIFICATES
5	MI06	BONUSES	3	SC13	FUNDS FOR LIQUIDATION/REDEMPTION OF
5	MI07	DELAY RENTALS	-	2014	UNSURRENDERED STOCK OR BONDS
5	MI08	SHUT-IN ROYALTIES	5	SC14	DEBENTURES
5	MI09	MINIMUM ROYALTIES	5	SC15	US GOVERNMENT SECURITIES
5	MI99	AGGREGATE MINERAL INTEREST UNDER \$50.00	3	SC16	MUTUAL FUND SHARES
MICC CH	TOTAL O TAME	ANGIDI E DEDGONAL DROBEDIN	3	SC17	WARRANTS (RIGHTS)
MISC. CH	ECKS & IN I	ANGIBLE PERSONAL PROPERTY	3	SC19	DIVIDEND REINVESTMENT PLANS
VDC	CODE	DESCRIPTION	5 3	SC20 SC99	CREDIT BALANCES AGGREGATE SECURITY RELATED CASH UNDER
<u>YRS</u>	CODE	<u>DESCRIPTION</u>	3	3099	\$50.00
1	MS01	WAGES, PAYROLL, SALARY			Ψ50.00
1	MS02	COMMISSIONS	TRUST 1	NVESTMENT	T & ESCROW ACCOUNTS
5	MS03	WORKERSÍ COMPENSATION BENEFITS	11100111		W EDUTO II I I COUCHILD
5	MS04	PAYMENT FOR GOODS & SERVICES	YRS	CODE	DESCRIPTION
5	MS05	CUSTOMER OVERPAYMENT			
5	MS06	UNIDENTIFIED REMITTANCES	5	TR01	PAYING AGENT ACCOUNTS
5	MS07	UNREFUNDED OVERCHARGES	5	TR02	UNDELIVERED OR UNCASHED DIVIDENDS
5	MS08	ACCOUNTS PAYABLE	5	TR03	FUNDS HELD IN FIDUCIARY CAPACITY
5	MS09	CREDIT BALANCES-ACCTS. REC.	5	TR04	ESCROW ACCOUNTS
5	MS10	DISCOUNTS DUE	5	TR05	TRUST VOUCHERS
5	MS11	REFUNDS DUE	5	TR99	AGGREGATE TRUST PROPERTY UNDER \$50.00
5	MS12	UNREDEEMED GIFT CERTIFICATES			
5	MS13	UNCLAIMED LOAN COLLATERAL	UTILITI	ES	
5	MS14	PENSION & PROFIT SHARE PLANS (IRA,KEOGH)		_	
1	MS15	DISSOLUTION OR LIQUIDATION	YRS	CODE	DESCRIPTION
5	MS16	MISC. OUTSTANDING CHECKS	_	_	
5	MS17	MISC. INTANGIBLE PROPERTY	1	UT01	UTILITY DEPOSITS
5	MS18	SUSPENSE LIABILITIES	5	UT02	MEMBERSHIP FEES
5	MS99	AGGREGATE MISC. PROPERTY UNDER \$50.00	5	UT03	REFUNDS OR REBATES
			5	UT04	CAPITAL CREDIT DISTRIBUTIONS
SAFE DEF	POSIT BOXE	S & SAFEKEEPING	5	UT99	AGGREGATE UTILITY PROPERTY UNDER \$50.00
<u>YRS</u>	CODE	DESCRIPTION	ZZZZ		PROPERTIES NOT IDENTIFIED ABOVE
5	SD01	SAFE DEPOSIT BOX CONTENTS			
5	SD01 SD02	OTHER SAFEKEEPING			
5	SD02	OTHER TANGIBLE PROPERTY			
	-				

APPENDIX B

STATE ABBREVIATIONS

AL	ALABAMA	NE	NEBRASKA
AK	ALASKA	NV	NEVADA
AZ	ARIZONA	NH	NEW HAMPSHIRE
AR	ARKANSAS	NJ	NEW JERSEY
CA	CALIFORNIA	NM	NEW MEXICO
CO	COLORADO	NY	NEW YORK
CT	CONNECTICUT	NC	NORTH CAROLINA
DE	DELAWARE	ND	NORTH DAKOTA
FL	FLORIDA	OH	OHIO
GA	GEORGIA	OK	OKLAHOMA
HI	HAWAII	OR	OREGON
ID	IDAHO	PA	PENNSYLVANIA
IL	ILLINOIS	RI	RHODE ISLAND
IN	INDIANA	SC	SOUTH CAROLINA
IA	IOWA	SD	SOUTH DAKOTA
KS	KANSAS	TN	TENNESSEE
KY	KENTUCKY	TX	TEXAS
LA	LOUISIANA	UT	UTAH
ME	MAINE	VT	VERMONT
MD	MARYLAND	VA	VIRGINIA
MA	MASSACHUSETTS	WA	WASHINGTON
MI	MICHIGAN	DC	WASHINGTON DC
MN	MINNESOTA	WV	WEST VIRGINIA
MS	MISSISSIPPI	WI	WISCONSIN
MO	MISSOURI	WY	WYOMING
MT	MONTANA		

APPENDIX C

RELATIONSHIP CODES

For sole or first owner

P - Primary

For additional owners

AD - Administrator GR - Guardian for AF - Attorney for IN - Insured

AG - Agent for JC - Joint tenants in common

AN - And JT - Joint tenants with rights of survivorship AO - And/Or OR - Or

BF - Beneficiary PA - Payee

CC - Co-Conservator PO - Power of Attorney

CF - Custodian for RE - Remitter
CN - Conservator TE - As Trustee for

EX - Executor or Executrix UG - Uniform gift to minors act (UGMA)

FB - For benefit of

SAFEKEEPING FEE CODE

DR - Drilling fees and unpaid rent

APPENDIX D

COUNTY CODES

01	ALCONA	29	GRATIOT	57	MISSAUKEE
02	ALGER	30	HILLSDALE	58	MONROE
03	ALLEGA	31	HOUGHTON	59	MONTCALM
04	ALPENA	32	HURON	60	MONTMORENCY
05	ANTRIM	33	INGHAM	61	MUSKEGON
06	ARENAC	34	IONIA	62	NEWAYGO
07	BARAGA	35	IOSCO	63	OAKLAND
08	BARRY	36	IRON	64	OCEANA
09	BAY	37	ISABELLA	65	OGEMAW
10	BENZIE	38	JACKSON	66	ONTONAGON
11	BERRIEN	39	KALAMAZOO	67	OSCEOLA
12	BRANCH	40	KALKASKA	68	OSCODA
13	CALHOUN	41	KENT	69	OTSEGO
14	CASS	42	KEWEENAW	70	OTTAWA
15	CHARLEVOIX	43	LAKE	71	PRESQUE ISLE
16	CHEBOYGAN	44	LAPEER	72	ROSCOMMON
17	CHIPPEWA	45	LEELANAU	73	SAGINAW
18	CLARE	46	LENAWEE	74	SAINT CLAIR
19	CLINTON	47	LIVINGSTON	75	SAINT JOSEPH
20	CRAWFORD	48	LUCE	76	SANILAC
21	DELTA	49	MACKINAC	77	SCHOOLCRAFT
22	DICKINSON	50	MACOMB	78	SHIAWASSEE
23	EATON	51	MANISTEE	79	USCOLA
24	EMMET	52	MARQUETTE	80	VAN BUREN
25	GENESEE	53	MASON	81	WASHTENAW
26	GLADWIN	54	MECOSTA	82	WAYNE
27	GOGEBIC	55	MENOMINEE	83	WEXFORD
28	GRAND TRAVERSE	56	MIDLAND	84	OUT OF STATE

BUSINESS TYPE CODES

398	GENERAL COMPANIES	794	FAIRS
401	RAILROADS	806	HOSPITALS AND NURSING HOMES
481	TELEPHONE COMPANIES	821	SCHOOLS
491	ELECTRIC COMPANIES	822	STATE COLLEGES AND UNIVERSITIES
492	GAS COMPANIES	824	COLLEGES (COMMUNITY)
602	NATIONAL AND STATE BANKS	919	FEDERAL GOVERNMENT
605	SAFE DEPOSIT COMPANIES	929	STATE GOVERNMENT
612	SAVINGS AND LOAN COMPANIES	939	COUNTY GOVERNMENT (INCLUDING
613	LAND BANKS		CIRCUIT COURTS)
614	CREDIT UNIONS	948	VILLAGES AND CITIES
615	SMALL LOAN COMPANIES	949	CITY GOVERNMENT (INCLUDING
621	STOCK BROKERS AND DEALERS		DISTRICT COURTS)
639	INSURANCE COMPANIES	959	TOWNSHIP GOVERNMENT

APPENDIX E

COUNTRY CODE TABLE

	1 FGY 1 2 YG F 1 2 Y	G3.7.1	CDENTED		D. 1110m. 31
AFG	AFGHANISTAN	GNA	GRENADA	PAK	PAKISTAN
ALB	ALBANIA	GRC	GREECE	PAN	PANAMA
ALG	ALGERIA	GRE	GREENLAND	PAR	PARAGUAY
AND	ANDORRA	GUA	GUATEMALA	PER	PERU
ANG	ANGOLA	GUI	GUINEA	PHI	PHILIPPINES
ANT	ANTIGUA & BARBUDA	GUY	GUYANA	PNG	PAPUA NEW GUINEA
ARG	ARGENTINA	HAL	HAITI	POL	POLAND
ARM	ARMENIA	HON	HONDURAS	POR	PORTUGAL
AUS	AUSTRALIA	HUN	HUNGARY	QAT	QATAR
AUT	AUSTRIA	ICE	ICELAND	ROM	ROMANIA
AZE	AZERBAIJAN	INA	INDONESIA	RUS	RUSSIA
BAH	BAHAMAS	IND	INDIA	RWA	RWANDA
BAN	BANGLADESH	IRA	IRAN	SAF	SOUTH AFRICA
BAR	BARBADOS	IRE	IRELAND	SAU	SAUDI ARABIA
BEL	BELARUS	IRQ	IRAQ	SEN	SENEGAL
BEN	BENIN	ISR	ISRAEL	SEY	SEYCHELIES
BHR	BAHRAIN	ITA	ITALY	SIN	SINGAPORE
BHU	BHUTAN	IVC	IVORY COST	SKN	SAINT KITTS & NEVIS
BLG	BELGIUM	JAM	JAMICA	SLE	SIERRA LEONE
BLZ	BELIZE	JPN	JAPAN	SLO	SLOVAKIA
BOL	BOLIVIA	JOR	JORDAN	SLU	SAINT LUCIA
BOS	BOSNIA & HERZEGOVINC	KAZ	KAZAKHSTAN	SMR	SAN MARINO
BOT	BOTSWANA	KEN	KENYA	SOL	SOLOMON ISLANDS
BRA	BRAZIL	KIR	KIRLBATI	SOM	SOMALIA
BRM	BURMA	KON	NORTH KOREA	SPA	SPAIN
BRN	BURUNDI	KOS	SOUTH KOREA	SRI	SRI LANKA
BRU	BRUNEI DARUSSALAM	KUW	KUWAIT	STP	SAO TOME & PRINCIPE
BUL	BULGARIA	KYR	KYRGYZSTAN	SUD	SUDAN
BUR	BURKINA	LAO	LAOS	SUR	SURINAME
			LATVIA		
CAM	CAMBODIA	LAT		SVA	SLOVENIA
CAN	CANADA	LEB	LEBANON	SVG	VINCENT & THE GRENA
CAP	CAPE VERDE	LES	LESOTHO	SWA	SWAZILAND
CAR	CENTRAL AFRICA REP	LIB	LIBERIA	SWE	SWEDEN
CAY	CAYMAN ISLANDS	LIE	LIECHTENSTEIN	SWI	SWITZERLAND
CHA	CHAD	LIT	LITHUANIA	SYR	SYRIA
CNI	CHILE	LUX	LUXEMBOURG	TAI	TAIWAIN
CMR	CAMEROON	LYA	LIBYA	TAJ	TAJIKISTAN
CNA	CHINA	MAC	MACEDONIA	TAN	TANZANIA
CNG	CONGO (BRAZZAVILLE)	MAD	MADAGASCAR	THA	THAILAND
COL		MAL		TMN	TURKMENISTAN
	COLUMBIA		MALAWI		
COM	COMOROS	MEX	MEXICO	TOG	TOGA
CRC	COSTA RICA	MGA	MONGOLIA	TON	TONGA
CRO	CROATIA	MIC	MICRONESIA	TRT	TRINDAD & TABAGO
CUB	CUBA	MLD	MALDIVES	TUN	TUNISIA
CYP	CYPRUS	MLI	MALI	TUR	TURKEY
CZE	CZECH REPUBLIC	MLY	MOLAYSIA	TUV	TUVALU
DEN	DENMARK	MOL	MOLDOVA	UAE	UNITED ARAB EMIRATES
DJI	DJIBOUTI	MON	MONACO	UGA	UGANDA
DOM	DOMINICA	MOR	MOROCCO	UNK	N OF GREAT BRITIAN
DRE	DOMINICAN REPUBLIC	MOT	MONTSERRAT	UKR	UKRAINE
ECU	ECUADOR	MOZ	MOZAMBIQUE	URU	URUGUAY
			~		
EGY	EGYPT	MRA	MAURITANIA	USA	UNITED STATES OF AMER.
ELS	EL SALVADOR	MRS	MARSHALL ISLANDS	UZB	UZBEKISTAN
EQG	EQUATORIAL GUINEA	MTA	MALTA	VAN	VANUATU
ERI	ERITREA	MTU	MAURITIUS	VAT	VATICAN CITYHOLY SE
EST	ESTONIA	MYA	MYANMAR	VEN	VENEZUELA
ETH	ETHIOPIA	NAM	NAMIBIA	VIE	VIETNAM
FIJ	FIJI	NAU	NAURA	WSM	WESTERN SAMOA
FIN	FINLAND	NEP	NEPAL	YEM	YEMEN
FRA	FRANCE	NET	NETHERLANDS	YUG	YUGOSLAVIA
GAB	GABON	NGA	NIGERIA	ZAI	ZAIRE
GAM	GAMBIA CLUMEA DISCALL	NIC	NICER	ZAM	ZAMBIA
BGI	GUINEA-BISSAU	NIG	NIGER	ZIM	ZIMBABWE
GEO	GEORGIA	NOR	NORWAY		
GER	GERMANY	NZD	NEW ZEALAND		
GHA	GHANA	OMN	OMAN		

APPENDIX F

OWNER TITLE ABBREVIATION CODES

ACTNT - Accountant

AD - Administrator/Administratrix

AN - Airman AB - Airman Basic

A1C - Airman First Class

ATTY - Attorney CAPT - Captain

CPA - Certified Public Accountant

CHMN - Chairman

CEO - Chief Executive Officer
CMSGT - Chief Master Sergeant
CPO - Chief Petty Officer
CWO - Chief Warrant Officer

COL - Colonel CDR - Commander

CSGM - Command Sergeant Major

COMM - Commissioner

CONT - Controller/Comptroller

CPL - Corporal
CCLK - County Clerk
CUST - Custodian
DECD - Deceased
DCLK - District Clerk
DR - Doctor

DR - Doctor
ED - Editor
ENGR - Engineer
ENS - Ensign
EST - Estate

EXEC - Executor/Executrix

1LT - First Lieutenant

FAO - For the Account of

FBO - For the Benefit of

- In Trust for

GEN - General
GOV - Governor
GDN - Guardian
HON - Honorable
INSP - Inspector

ITF

JDG - Judge

JP - Justice of Peace JT - Joint Tenancy LT - Lieutenant

LTC - Lieutenant Colonel LCDR - Lieutenant Commander MSGT - Master Sergeant

MAJ - Major MGR - Manager MNR - Minor PTNR - Partner PO - Petty Officer PRES - President PVT - Private

PFC - Private First Class
REP - Representative
REV - Reverend
SN - Seaman

2LT - Second Lieutenant

SEC - Secretary
SEN - Senator
SRA - Senior Airman
SGT - Sergeant

SFC - Sergeant First Class SGM - Sergeant Major SHER - Sheriff

SHER - Sheriff
SPEC - Specialist
SSGT - Staff Sergeant

TXCOL - Tax Collector/Assessor TSGT - Tech Sergeant

TIC - Tenants in Common TREAS - Treasurer

TR - Trust TTEE - Trustee

UGMA - Uniform Gift to Minors Act

UMO - Under the Will of

DO NOT use these codes as owner type. Please refer to Appendix C.

APPENDIX G

SUGGESTED ABBREVIATIONS

ADMIN	- ADMINISTRATION	INS	- INSURANCE
AMER	- AMERICAN	INTL	- INTERNATIONAL
ASSOC	- ASSOCIATE	INV	- INVESTMENT
ASSOC	- ASSOCIATED	LINS	- LIFE INSURANCE
ASSOC	- ASSOCIATES	LTD	- LIMITED
BUR	- BUREAU	MNG	- MANAGING
CLK	- CLERK	MGMT	- MANAGEMENT
CO	- COMPANY	MFG	- MANUFACTURERS
COOP	- COOPERATIVE	MFG	- MANUFACTURING
CORP	- CORPORATION	MKT	- MARKET
CO	- COUNTY	MKT	- MARKETING
CU	- CREDIT UNION	MECH	- MECHANICAL
DISTR	- DISTRIBUTOR	MED	- MEDICAL
DIST	- DISTRICT	NATL	- NATIONAL
E	- EAST	N	- NORTH
EMPL	- EMPLOYEE	NE	- NORTHEAST
EST	- ESTATE	NW	- NORTHWEST
EXPL	- EXPLORATION	OPER	- OPERATING
FED	- FEDERAL	PTNRSHIP	- PARTNERSHIP
FCU	- FEDERAL CREDIT UNION	S	- SOUTH
GEN	- GENERAL	SE	- SOUTHEAST
GOVT	- GOVERNMENT	SW	- SOUTHWEST
GRP	- GROUP	STD	- STANDARD
HOSP	- HOSPITAL	TR	- TRUST
INC	- INCORPORATED	UTD	- UNITED
INDEP	- INDEPENDENT	UNIV	- UNIVERSITY
INDL	- INDUSTRIAL	US	- UNITED STATES
IND	- INDUSTRY	W	- WEST
INST	- INSTITUTION	WSTN	- WESTERN

APPENDIX H

STANDARDS FOR REPORTING UNCLAIMED PROPERTY ON ANY TYPE MEDIA

The following standards must be observed, whether reporting on diskette, importing files to the diskette, or reporting by magnetic tape or cartridge.

These standards are also helpful if filing paper reports. The Department's data entry operators follow these guidelines for entering the owner names listed on reporting forms.

RULES OF ENTRY

- 1. Never use punctuation in owner name fields (e.g., periods, commas, apostrophes, etc.).
- 2. Multiple owner names must be entered as separate owner records.

<u>Correct</u>	<u>Incorrect</u>
Jones Bill	Jones Bill & Mary
Jones Mary	Jones Bill and Mary
	Jones Bill or Mary

3. Hyphens may not be used in owner name fields.

Correct	<u>Incorrect</u>
Smith Jones Mary	Jones Mary Smith-
Benton Brown Bill	Brown Bill Benton-

4. Owner name suffixes (i.e., Jr, Sr, III) must be entered after the name.

Correct	Incorrect		
Smith Bill Jr	Smith Jr Bill		

5. Company names must be entered in the last name field. The word "and" must always be replaced with an amper sand (&). Ampersands may not be used in owner name fields for any other reason.

<u>Correct</u>	<u>Incorrect</u>
Jones & Jones	Jones and Jones

6. Never abbreviate the first word of a company name. Always spell it out.

Correct	Incorrect	
American Life Ins	Amer Life Ins	

7. **Do not** use numeric in owner name fields.

Correct	Incorrect
First State Bank	1st State Bank

Exception: a number is part of a registered trademark (e.g., A1 Inc.).

8. Never begin an owner name with "the."

CorrectIncorrectBaby Store TheThe Baby Store

Bank of Rio Grande The Bank of Rio Grande

9. Never use AKA, DBA, FKA, C/O, etc,. in owner name fields. Enter these abbreviations in the first address field.

<u>Correct</u> <u>Incorrect</u>

Smith Inc. c/o American Bank

c/o American Bank

GenCorp DBA Bargain Town

DBA Bargain Town

10. For trusts accounts or estates, list the person's name first.

Correct Incorrect

Smith Mary TR DTD 4/23/65 Trust of Mary Smith
Smith Mary Estate of Estate of Mary Smith

SAMPLE DUE DILIGENCE

HOLDER NAME & ADDRESS

CUSTOMER NAME
CUSTOMER ADDRESS
CUSTOMER CITY, STATE & ZIP

It is the policy of (HOLDER) to review and update our account records periodically. Our records of your savings/checking account number 123456 indicate no transactions as of (LAST ACTIVITY DATE). Your account needs to be brought current. State law requires us to turn this account over to the state if the account is truly abandoned. To prevent us from turning your account over to the state's unclaimed property office, please check the appropriate box, sign in the space provided below, and return this to us as soon as possible.

()	The above address information is correct for the account and I am aware of the account.	
()	Please change the account holder(s) name(s) and/or address(es) to read as follows:	
()	I wish to close this account. Please send a check for the closeout amount to the following address:	
		_
Signat	ature Date	
Your a	assistance is appreciated. Please contact our office if you have any questions.	
Since	erely,	
Your 1	Bank Officer	

SAMPLE DUE DILIGENCE

To:	Date:	
Re: Disposition of Outs Our records indicate the Check#	standing Check	ed to you is still outstanding: Amount Issued
		this form and return it to us withindays
Disposition of Check		
I cashed the above che	eck. Provide date cashed, if know	/n://
=	e check for the following reason:	:
I did not receive the al	bove check. Please issue a replac	royed. Please issue a replacement check. ement check.
Please sign here: Address (if other than above	e):	

FORMS

Michigan Department of Treasury 2011 (Rev. 9-06)

Attach payment here.

Michigan Holder Transmittal for Annual Report of Unclaimed Property

Issued under the authority of P.A. 29 of 1995. Filing is mandatory. Failure to file is punishable by fine.

Mail to:
Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909

This transmittal must accompany your annual report whether you are filing on paper, diskette or CD Rom. If your report does not meet Treasury specifications it will be returned to you. Holders filing from multiple Report Year branches under one federal employer number must coordinate a branch identification number with the UPD. **General Information** Holder's Name UPD Branch ID No. Federal Employer ID Number Address State of Incorporation Date of Incorporation City, State, ZIP Code County Report Number Did you exercise due diligence this report year? Did you file a Report of Unclaimed Property last year? __ No Yes No, explain: Primary business activity What media type are you filing? Report Type CD Rom disk paper (Form 1223) Annual Annual Sales/Premiums Do not mix media types for the same report. Compliance Is the company: No Yes Total Assets First a wholly-owned subsidiary? Audit a division? No. of Employees Other publicly traded? private?..... Reporting Requirements You must report and submit all property (defined in General Instructions) in your custody that belongs to someone else and has gone unclaimed. Total number of safety deposit boxes reported Total number of shares of stock/mutual funds \$ Enter the total amount paid with this transmittal Make checks payable to "State of Michigan". Certification I declare under penalties imposed by P.A. 29 of 1995, as amended, that I have examined this report and to the best of my knowledge it is true and complete. Print Contact Name Telephone Number E-mail Address Fax Number Authorizing Signature Title Date

If you are a successor, attach a separate sheet listing the names and last known addresses of all previous holders of the property being reported. If you have changed your name during the reporting period, attach a separate sheet listing all prior names.

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Holder ID	Report	Stock ID	Import Batch	

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Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes

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Attach this form to the Michigan Holder Transmittal (Form 2011). Complete this report	Holder
for cash items and for safety deposit box contents only. All items less than \$50 may be	
reported in aggregate (see aggregate filing instructions). If you are reporting more than ten	Federa
properties, you must submit your report on diskette/CD Rom. See instructions for	
magnetic filing. Report securities separately (Form 3164).	

		Page of	
τo	Holder Name	UPD Branch ID No.	
	Federal Employer ID Number	Report Year	
1		Report Number	

Properties. Complete all items for each property. You must report all available owner information.

st (k. Amount Remitted	st ()	k. Amount Remitted	st)	k. Amount Remitted	st ()	k. Amount Remitted	st)	k. Amount Remitted
g. Date of Last Activity (YYYYMMDD)		g. Date of Last Activity (YYYYMMDD)		g. Date of Last Activity (YYYYMMDD)		g. Date of Last Activity (YYYYMMDD)		g. Date of Last Activity (YYYYMMDD)	
f. Safekeeping Fees (Enter Below)	Amount Deducted	f. Safekeeping Fees (Enter Below)	Amount Deducted	f. Safekeeping Fees (Enter Below)	Amount Deducted \$	f. Safekeeping Fees (Enter Below)	Amount Deducted	f. Safekeeping Fees (Enter Below)	Amount Deducted
4-	Type DR	÷	Type DR	,	Type DR	ý.	Type DR	↓ -	Type DR
e. Social Security No. or FEIN	j. If interest bearing, enter %.	e. Social Security No. or FEIN	j. If interest bearing, enter %.	d. Rel. Code e. Social Security No. or FEIN	j. If interest bearing, enter %.	e. Social Security No. or FEIN	j. If interest bearing, enter %.	e. Social Security No. or FEIN	j. If interest bearing, enter %.
ddress d. Rel. Code		d. Rel. Code		d. Rel. Code		d. Rel. Code		d. Rel. Code	
a. Property Description b. P. Type c. Owner's Name (Last, First, MI), Last Known Address		c. Owner's Name (Last, First, MI), Last Known Address		c. Owner's Name (Last, First, MI), Last Known Address		c. Owner's Name (Last, First, MI), Last Known Address		c. Owner's Name (Last, First, MI), Last Known Address	
b. P. Type	i. Quantity	b. P. Type	i. Quantity	b. P. Type	i. Quantity	b. P. Type	i. Quantity	b. Р. Туре	i. Quantity
a. Property Description	h. Identifying Number	a. Property Description	h. Identifying Number	a. Property Description	h. Identifying Number	a. Property Description	h. Identifying Number	a. Property Description	h. Identifying Number

Complete this item only on the *last page* of the report. Enter the total dollars you are submitting with this report.

Total: This page only

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Michigan Annual Report of Unclaimed Shares of Stock/Mutual Funds Issued under Public Act 29 of 1995. Filing is mandatory.

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ittal (Form 2011).	your report on	
Transmi	must file	
Holder	, you	s).
Michigan	properties	instruction
This form must be attached to the Michigan Holder Transmittal (Form 2011).	f you are reporting ten or more properties, you must file your report on	diskette/CD Rom instead of paper (see instructions).
This form m	f you are	liskette/CD I

	Page of
Holder Name	UPD Branch ID
Federal Employer ID Number	Report Year
	Report Number

Properties. Complete all items for each property. You must report all available owner information.

o Communication and Elect Mills and Management and a Data Consiste No. or EEIN. If CHOID Number	C. Owier straine (Last, 111st, MI), Last Niowi Address G. Nei. Code G. Godal Georgia, No. Of This	j. If interest bearing, enter %. Periodic Payments (from/to) I. Con't	G. Owner's Name (Last, First, MI), Last Known Address d. Rel. Code e. Social Security No. or FEIN f. CUSIP Number g. Date of Last Activity Activity (YYYYMMDD)	j. If interest bearing, enter %. Periodic Payments (from/to) I. Con't	G. Owner's Name (Last, First, MI), Last Known Address d. Rel. Code e. Social Security No. or FEIN f. CUSIP Number g. Date of Last Activity (YYYYMMDD)	j. If interest bearing, enter %. Periodic Payments (from/to) I. Con't	Type c. Owner's Name (Last, First, MI), Last Known Address d. Rel. Code e. Social Security No. or FEIN f. CUSIP Number g. Date of Last Activity (YYYYMMDD)	j. If interest bearing, enter %. Periodic Payments (from/to) I. Con't	Type c. Owner's Name (Last, First, MI), Last Known Address d. Rel. Code e. Social Security No. or FEIN f. CUSIP Number g. Date of Last Activity (YYYYYMMDD)
A Time of Danie Name / 25		i. No. of Shares	b. P. Type c. Owner's Name (Las	i. No. of Shares	b. P. Type c. Owner's Name (Las	i. No. of Shares	b. P. Type c. Owner's Name (Las	i. No. of Shares	b. P. Type c. Owner's Name (Las
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s Complete this item only on the *last page* of the report. Enter the total dollars you are submitting with this report.

Michigan Department of Treasury 3167 (Rev. 9-06)

Michigan Inventory Report of Unclaimed Property Safe Deposit Box Contents Issued under Public Act 29 of 1995. Filing is mandatory.

Attach one copy of this list of contents to your Report and a copy to the Michigan Holder Transmittal (Form		<u> </u>
2011) along with Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes (Form 1223) or a	Holder Name	IND
diskette when it is reported to the State of Michigan. Report only one safety deposit box per page. Keep one		
copy for your records. See instructions for reporting specific property.	Federal Employer ID Number	Rep

Attach one copy of this list of contents to 2011) along with Michigan Annual Report	Attach one copy of this list of contents to your Report and a copy to the Michigan Holder Transmittal (Form 2011) along with Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes (Form 1223) or a	older Transmittal (Form ses (Form 1223) or a	Holder Name	Page of
diskette when it is reported to the State of Michigan. Report only copy for your records. See instructions for reporting specific property.	Michigan. Report only one safety deposit boxorting specific property.	one safety deposit box per page. Keep one	Federal Employer ID Number	Report Year
Owner Identification and Costs				
Owner's Name (if more than one, list all)	Social Security No. or FEIN		Enter the type and amount of	Enter the type and amount of fees for this deposit box only.
			Туре	Amount
Owner's Address	Safe Deposit Box No.			
	Branch Where Property Was Held			
	Date of Abandonment			
Itemized Description of Contents by Category	ory			
	Authorized Bank Officials Signature			
Aumorized bank Officials Signature	<u>.</u>	Latination Des	Treasury Use Only	
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Michigan Holder Request for Refund

Issued under Public Act 29 of 1995. Filing is voluntary.

Use this form to request a refund of unclaimed property that was reported to the State of Michigan in error. Also use this form for items that you reimbursed to the rightful owner or for which you reestablished an account. Submit a separate request for each report year.

3 Denied

Treasury Use Only

Claim Number Prepared by:

Holder Information	rmation							
Holder's Name			Federal Employer ID Number		Telephone Number	Report Year	UPD Branch ID Number	ID Number
Street Address			City, State and Zip Code				Total Amount of Report	t of Report
Claim Information	mation							
Property Code	Account/Reference No. (If in aggregate, specify)	Owner's Name (Exactly as indicated on report.)	Owner's Address	Claimant's Name (If different from owner.)	Claimant's Address (If different from owner.)		Date paid to claimant or acct. reactivated. (include proof)	Amount Paid
a.								
b.								
°.								
Ġ.								
If your refund is	If your refund is due to a reporting error, explain here.	olain here.				_ <u> </u>	TOTAL REFUND	
							ı	
Holder Certification	ification							
Subscribed a	Subscribed and sworn to before me the	e day of	1 certi	I certify that the properties listed above which were included in the Report of Unclaimed Property or Securities filed for the report year in item 1d have been paid to the rightful owner or claimant. Upon payment of this request, I agree to hold the state harmless from all claims and loss, demands, costs and other expenses which the state may sustain by reason of turning over the property to the holder and by its	above which were in r in item 1d have be bhold the state harmle	cluded in the en paid to the sss from all cla	Report of Unclaring the state of the state of the state of the property to the property to the property to the state of th	aimed Property or or claimant. Upon smands, costs and beholder and by its
:		(Notary Signature)		further refusal to pay the property to any other person.	y to any other person			
Notary Public	Notary Public in and for the county of _		_ Michigan. Signatu	Signature of Holder Representative			Date	
My commission expires	on expires		Print o	Print or Type Representative's Name			Date	

Michigan Department of Treasury 3277 (Rev. 9-02)

Michigan Claim for Refund of Unclaimed Property

Issued under Public Act 29 of 1995. Filing is required to obtain a refund.

Treasury Use Only
Claim ID
Date
User ID

To request your refund, complete the claimant information below, verify the owner information and attach the required documentation. Sign this claim in the presence of a notary public. There is no charge for this service.

A. Claimant Information					
		Claimant's Social Sec	curity No. or FEIN		
		Daytime Phone No.			
What is your relationship to the property owner?					
Self Parent Guardian					
Trustee Heir Executor/Administrator	Othe	r, specify			
B. Owner Information					
Owner's Name		Owner's Social Secu	rity No. or FEIN		
Co-Owner's Name		Co-Owner's Social Security No or FEIN			
C. Holder Information					
Name of Financial Institution		Holder's FEIN			
Location (City, State, ZIP Code)	Date Property Was Originally Reported				
If the property was reported before 1988, include the					
Escheat file number and the page the item was listed on.					
D. Property Being Refunded					
Property Description (general)	Account Number (if a	pplicable)	Amount		
Property Description (general)	Account Number (if a	pplicable)	Amount		
E. Documentation Required					
The Michigan Department of Treasury, Unclaimed Property Divis	ion's goal is to i	eunite owners o	r their heirs with the unclaimed		
property turned over to the state when the holder was unable to					
furnishing copies of your driver license (or other government picture identification) and your Social Security card. You may need to					
provide additional documentation to prove ownership.					
= A(!) 1 1/2					
F. Affidavit					
Under penalty of perjury, I certify that the information provided					
original or unaltered copies of the original documents. Upon payments and applications from any description of the original documents.			State of Michigan and its officers		
and employees from any damages, claims or losses resulting from p		орену.			
Claimant's Signature	Notarization				
Co-Claimant Signature					